

AMERICAN EXPRESS PROGRAM PRICING GUIDE

Includes:

American Express® Program Pricing

AMERICAN EXPRESS PREFACE

This pricing varies based upon a series of pricing levels that may apply to the transaction depending upon several factors – such as the type of card presented, the transaction amount, how and when the transaction is processed, your industry, and other factors.

In order to qualify for a specific pricing level, you must satisfy certain qualification criteria established by American Express. This American Express Program Pricing Guide identifies the primary qualification criteria for the various pricing levels. In reviewing the American Express Program Pricing Guide, please note the following:

- The American Express Program Pricing Guide is only a summary of the primary qualification criteria established by American Express for each pricing level – it is not all inclusive. In the event of any ambiguity or conflict, the requirements established by American Express will determine the pricing level at which your transactions qualify.
- Some pricing levels require that you transmit certain indicators reflecting the nature of your transactions (such as a “swiped or keyed indicator”).
- Pricing levels are based on industry levels that correspond to Merchant Category Codes (“MCC”) groups.
- In addition, pricing levels are based on the transaction amount of the sale transaction. Each industry category has three pricing levels.
- In some cases, transactions may be processed at a more costly pricing level solely as a result of not being swiped or the country of issuance of the card that is presented.
- In some cases, transactions may be processed at a less costly pricing level solely as a result of the type of card that is presented. For example, Prepaid cards.
- The information in the American Express Program Pricing Guide should not be used to develop software or other interfaces for transmitting transactions as technical aspects of these requirements may be much more detailed than the summary presented. If you utilize terminals, software, services or equipment provided or configured by any third party, be aware that failure by these systems to correctly and accurately transmit information in the required formats may result in your transactions not qualifying for the most favorable pricing levels.

American Express Transactions

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Retail Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 1.60% + \$0.10</p>
Retail Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$75.01 – 1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 1.95% + \$0.10</p>
Retail Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.40% + \$0.10</p>
Retail Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.00% + \$0.10</p>
Retail Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$75.01 – 1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.35% + \$0.10</p>
Retail Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.80% + \$0.10</p>
Retail Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 1.90% + \$0.10</p>
Retail Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 – 1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.25% + \$0.10</p>
Retail Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.70% + \$0.10</p>

American Express Transactions

Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Retail Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$75.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.30% + \$0.10</p>
Retail Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$75.01 – 1,000.00 ▪ 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 2.65% + \$0.10</p>
Retail Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Retail MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: Retail MCCs**</p> <p>Rate: 3.10% + \$0.10</p>
Restaurant Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$25.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 1.85% + \$0.10</p>
Restaurant Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$25.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.45% + \$0.10</p>
Restaurant Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.75% + \$0.10</p>
Restaurant Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$25.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.25% + \$0.10</p>
Restaurant Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$25.01 - \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.85% + \$0.10</p>
Restaurant Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 3.15% + \$0.10</p>

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Restaurant Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$25.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.15% + \$0.10</p>
Restaurant Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$25.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.75% + \$0.10</p>
Restaurant Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 3.05% + \$0.10</p>
Restaurant Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$25.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 2.55% + \$0.10</p>
Restaurant Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$25.01 - \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 3.15% + \$0.10</p>
Restaurant Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Restaurant/Fast Food MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: RESTAURANT (5812) and FAST FOOD RESTAURANT (5814)</p> <p>Rate: 3.45% + \$0.10</p>
Caterers & Drinking Places Tier 1	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$25.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)</p> <p>Rate: 1.85% + \$0.10</p>
Caterers & Drinking Places Tier 2	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$25.01 - \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)</p> <p>Rate: 2.45% + \$0.10</p>
Caterers & Drinking Places Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813)</p> <p>Rate: 2.75% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Caterers & Drinking Places Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$25.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 2.25% + \$0.10
Caterers & Drinking Places Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$25.01 - \$150.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 2.85% + \$0.10
Caterers & Drinking Places Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$150.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 3.15% + \$0.10
Caterers & Drinking Places Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$25.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 2.15% + \$0.10
Caterers & Drinking Places Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$25.01 - \$150.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 2.75% + \$0.10
Caterers & Drinking Places Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$150.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 3.05% + \$0.10
Caterers & Drinking Places Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$25.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 2.55% + \$0.10
Caterers & Drinking Places Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$25.01 - \$150.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 3.15% + \$0.10
Caterers & Drinking Places Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Caterers & Drinking Places MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$150.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATERERS (5811) and BAR/NIGHTCLUBS (5813) Rate: 3.45% + \$0.10

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Tier 1	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Healthcare MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 1.55% + \$0.10</p>
Healthcare Tier 2	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Healthcare MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 1.85% + \$0.10</p>
Healthcare Tier 3	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Healthcare MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.30% + \$0.10</p>
Healthcare Tier 1 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Healthcare MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 1.95% + \$0.10</p>
Healthcare Tier 2 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Healthcare MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.25% + \$0.10</p>
Healthcare Tier 3 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Healthcare MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.70% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Healthcare Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 1.85% + \$0.10</p>
Healthcare Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.25% + \$0.10</p>
Healthcare Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.60% + \$0.10</p>
Healthcare Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$150.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.25% + \$0.10</p>
Healthcare Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$150.01 - \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 2.55% + \$0.10</p>
Healthcare Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Healthcare MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$2,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: DOCTOR (8011), DENTIST (8021), OSTEOPATH (8031), CHIROPRACTOR (8041), OPTOMETRIST (8042), OPTICIAN (8043), PODIATRIST (8049), NURSING/PERSONAL CARE (8050), HOSPITAL (8062), MEDICAL/DENTAL LAB (8071), MEDICAL SERVICES (8099)</p> <p>Rate: 3.00% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Mail Order & Internet Tier 1 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Mail Order & Internet MCC Transaction is key entered Settled transaction amount must be equal to or less than \$150.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969) Rate: 2.00% + \$0.10
Mail Order & Internet Tier 2 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Mail Order & Internet MCC Transaction is key entered Settled transaction amount must be \$150.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969) Rate: 2.35% + \$0.10
Mail Order & Internet Tier 3 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Mail Order & Internet MCC Transaction is key entered Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969) Rate: 2.80% + \$0.10
Mail Order & Internet Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Mail Order & Internet MCC Transaction is key entered Settled transaction amount must be equal to or less than \$150.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969) Rate: 2.40% + \$0.10
Mail Order & Internet Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Mail Order & Internet MCC Transaction is key entered Settled transaction amount must be \$150.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969) Rate: 2.75% + \$0.10
Mail Order & Internet Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Mail Order & Internet MCC Transaction is key entered Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: CATALOG MERCHANDISE (5964), SUBSCRIPTIONS (5968) & DIRECT MARKETING MISC. (5969) Rate: 3.20% + \$0.10
Lodging Tier 1	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Lodging MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$100.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: LODGING (7011) Rate: 2.25% + \$0.10
Lodging Tier 2	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Lodging MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$100.01 - \$1,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: LODGING (7011) Rate: 2.60% + \$0.10

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Lodging Tier 3	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 3.00% + \$0.10</p>
Lodging Tier 1 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 2.65% + \$0.10</p>
Lodging Tier 2 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 3.00% + \$0.10</p>
Lodging Tier 3 Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Magnetic card swipe/contactless/chip read data must be passed in the authorization request ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 3.40% + \$0.10</p>
Lodging Tier 1 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 2.55% + \$0.10</p>
Lodging Tier 2 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 2.90% + \$0.10</p>
Lodging Tier 3 Non-Swipe	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Transaction is key entered ▪ Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 3.30% + \$0.10</p>
Lodging Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Transaction is key entered ▪ Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 2.95% + \$0.10</p>
Lodging Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> ▪ U.S. Merchant ▪ Must have an eligible Lodging MCC ▪ Transaction is key entered ▪ Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 3.30% + \$0.10</p>

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Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Lodging Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Lodging MCC Transaction is key entered Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: LODGING (7011)</p> <p>Rate: 3.70% + \$0.10</p>
Travel & Entertainment Tier 1	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 2.25% + \$0.10</p>
Travel & Entertainment Tier 2	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 2.60% + \$0.10</p>
Travel & Entertainment Tier 3	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 3.00% + \$0.10</p>
Travel & Entertainment Tier 1 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 2.65% + \$0.10</p>
Travel & Entertainment Tier 2 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 3.00% + \$0.10</p>
Travel & Entertainment Tier 3 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 3.40% + \$0.10</p>
Travel & Entertainment Tier 1 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Transaction is key entered Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 2.55% + \$0.10</p>

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Travel & Entertainment Tier 2 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Transaction is key entered Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 2.90% + \$0.10</p>
Travel & Entertainment Tier 3 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Transaction is key entered Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 3.30% + \$0.10</p>
Travel & Entertainment Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Transaction is key entered Settled transaction amount must be equal to or less than \$100.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 2.95% + \$0.10</p>
Travel & Entertainment Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Transaction is key entered Settled transaction amount must be \$100.01 - \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 3.30% + \$0.10</p>
Travel & Entertainment Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Travel & Entertainment MCC Transaction is key entered Settled transaction amount must be greater than \$1,000.00 	<p>Card Types: Non-U.S. Issued Consumer and Commercial</p> <p>Limited to: TRAVEL AGENCY (4722), CAMPGROUND (7033), AMUSEMENT PARK (7996), & RECREATION SERVICE (7999)</p> <p>Rate: 3.70% + \$0.10</p>
Business to Business / Wholesale Tier 1	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$400.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business / Wholesale Eligible MCCs****</p> <p>Rate: 1.55% + \$0.10</p>
Business to Business / Wholesale Tier 2	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$400.01 - \$7,500.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business / Wholesale Eligible MCCs****</p> <p>Rate: 1.80% + \$0.10</p>
Business to Business / Wholesale Tier 3	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$7,500.00 	<p>Card Types: U.S. Issued Consumer and Commercial</p> <p>Limited to: Business to Business / Wholesale Eligible MCCs****</p> <p>Rate: 2.25% + \$0.10</p>

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Business to Business / Wholesale Tier 1 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$400.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business/ Wholesale Eligible MCCs**** Rate: 1.95% + \$0.10
Business to Business / Wholesale Tier 2 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$400.01 - \$7,500.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.20% + \$0.10
Business to Business / Wholesale Tier 3 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$7,500.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.65% + \$0.10
Business to Business / Wholesale Tier 1 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Transaction is key entered Settled transaction amount must be equal to or less than \$400.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 1.85% + \$0.10
Business to Business / Wholesale Tier 2 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Transaction is key entered Settled transaction amount must be \$400.01 - \$7,500.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.10% + \$0.10
Business to Business / Wholesale Tier 3 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Transaction is key entered Settled transaction amount must be greater than \$7,500.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.55% + \$0.10
Business to Business / Wholesale Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Transaction is key entered Settled transaction amount must be equal to or less than \$400.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.25% + \$0.10
Business to Business / Wholesale Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Transaction is key entered Settled transaction amount must be \$400.01 - \$7,500.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business / Wholesale Eligible MCCs**** Rate: 2.50% + \$0.10
Business to Business / Wholesale Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Business to Business / Wholesale MCC Transaction is key entered Settled transaction amount must be greater than \$7,500.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Business to Business/ Wholesale Eligible MCCs**** Rate: 2.95% + \$0.10

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Services & Professional Services Tier 1	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$400.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 1.60% + \$0.10
Services & Professional Services Tier 2	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$400.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 1.95% + \$0.10
Services & Professional Services Tier 3	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.40% + \$0.10
Services & Professional Services Tier 1 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$400.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.00% + \$0.10
Services & Professional Services Tier 2 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$400.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.35% + \$0.10
Services & Professional Services Tier 3 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.80% + \$0.10
Services & Professional Services Tier 1 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Transaction is key entered Settled transaction amount must be equal to or less than \$400.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 1.90% + \$0.10
Services & Professional Services Tier 2 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Transaction is key entered Settled transaction amount must be \$400.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.25% + \$0.10
Services & Professional Services Tier 3 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Transaction is key entered Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.70% + \$0.10

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Services & Professional Services Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Transaction is key entered Settled transaction amount must be equal to or less than \$400.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.30% + \$0.10
Services & Professional Services Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Transaction is key entered Settled transaction amount must be \$400.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 2.65% + \$0.10
Services & Professional Services Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have a Services & Professional Services MCC Transaction is key entered Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Services & Professional Services Eligible MCCs*** Rate: 3.10% + \$0.10
Other Tier 1	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$100.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.50% + \$0.10
Other Tier 2	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.85% + \$0.10
Other Tier 3	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.30% + \$0.10
Other Tier 1 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$100.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.90% + \$0.10
Other Tier 2 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.25% + \$0.10
Other Tier 3 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.70% + \$0.10

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Other Tier 1 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Transaction is key entered Settled transaction amount must be equal to or less than \$100.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 1.80% + \$0.10
Other Tier 2 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Transaction is key entered Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.15% + \$0.10
Other Tier 3 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Transaction is key entered Settled transaction amount must be greater than \$3,000.00 	Card Types: U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.60% + \$0.10
Other Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Transaction is key entered Settled transaction amount must be equal to or less than \$100.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.20% + \$0.10
Other Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Transaction is key entered Settled transaction amount must be \$100.01 - \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 2.55% + \$0.10
Other Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Must have an eligible Other MCC Transaction is key entered Settled transaction amount must be greater than \$3,000.00 	Card Types: Non-U.S. Issued Consumer and Commercial Limited to: Other Eligible MCCs***** Rate: 3.00% + \$0.10
Prepaid Tier 1	<ul style="list-style-type: none"> U.S. Merchant Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$75.00 	Card Types: U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 1.35% + \$0.10
Prepaid Tier 2	<ul style="list-style-type: none"> U.S. Merchant Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$75.01 - \$1,000.00 	Card Types: U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 1.70% + \$0.10
Prepaid Tier 3	<ul style="list-style-type: none"> U.S. Merchant Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$1,000.00 	Card Types: U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.15% + \$0.10

American Express Transactions		
Program Pricing Level	Requirements for Program Pricing	Limitations on Card Type and Industries
Prepaid Tier 1 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be equal to or less than \$75.00 	Card Types: Non-U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 1.75% + \$0.10
Prepaid Tier 2 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be \$75.01 - \$1,000.00 	Card Types: Non-U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.10% + \$0.10
Prepaid Tier 3 Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Magnetic card swipe/contactless/chip read data must be passed in the authorization request Settled transaction amount must be greater than \$1,000.00 	Card Types: Non-U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.55% + \$0.10
Prepaid Tier 1 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Transaction is key entered Settled transaction amount must be equal to or less than \$75.00 	Card Types: U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 1.65% + \$0.10
Prepaid Tier 2 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Transaction is key entered Settled transaction amount must be \$75.01 - \$1,000.00 	Card Types: U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.00% + \$0.10
Prepaid Tier 3 Non-Swipe	<ul style="list-style-type: none"> U.S. Merchant Transaction is key entered Settled transaction amount must be greater than \$1,000.00 	Card Types: U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.45% + \$0.10
Prepaid Tier 1 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Transaction is key entered Settled transaction amount must be equal to or less than \$75.00 	Card Types: Non-U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.05% + \$0.10
Prepaid Tier 2 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Transaction is key entered Settled transaction amount must be \$75.01 - \$1,000.00 	Card Types: Non-U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.40% + \$0.10
Prepaid Tier 3 – Non-Swipe / Non-U.S.	<ul style="list-style-type: none"> U.S. Merchant Transaction is key entered Settled transaction amount must be greater than \$1,000.00 	Card Types: Non-U.S. Issued Prepaid card. Limited to: All Merchant Category Codes Rate: 2.85% + \$0.10

AMERICAN EXPRESS RETAIL ELIGIBLE MCCS**					
MCC	MCC Descriptor	MCC	MCC Descriptor	MCC	MCC Descriptor
5013	AUTO SUPPLIES PARTS	5631	WOMEN'S ACCESSORIES	5942	BOOK STORE
5021	OFFICE FURNITURE	5641	CHILDREN'S CLOTHING	5943	OFFICE SUPPLY STORE
5044	OFFICE EQUIPMENT	5651	FAMILY CLOTHING	5944	JEWELRY WATCH SILVRWR
5072	HARDWARE EQUIPMENT	5655	SPORTS CLOTHING	5945	HOBBY TOY GAME
5192	BOOKS NEWSPAPERS	5661	SHOE STORES	5946	CAMERA PHOTO SUPPLY
5200	HOME SUPPLY WAREHOUSE	5681	FURRIER AND FUR SHOP	5947	CARD SOUVENIR STORE
5211	LUMBER BUILDING	5691	MEN'S WOMEN'S CLOTHNG	5948	LUGGAGE LEATHER GOODS
5231	GLASS PAINT WALLPAPER	5698	WIG AND TOUPEE STORE	5949	SEWING FABRIC STORE
5251	HARDWARE STORE	5699	MISC APPAREL STORE	5950	GLASSWARE CRYSTAL
5261	LAWN GARDEN SUPPLIES	5712	FURNITURE HOME STORE	5965	CATALOG SHOWROOM
5309	DUTY-FREE STORE	5713	FLOOR COVERING STORE	5970	ARTIST SUPPLY CRAFT
5310	DISCOUNT STORE	5714	DRAPERY UPHOLSTERY	5971	ART DEALER GALLERY
5311	DEPARTMENT STORE	5715	WHOLESALE ALCOHOL	5972	STAMP COIN STORE
5331	VARIETY STORE	5718	FIREPLACE ACCESSORIES	5973	RELIGIOUS GOODS STORE
5399	GENERAL MERCHANDISE	5719	MISC HOME FURNISHINGS	5977	COSMETIC STORE
5411	GROCERY STORE	5722	HOUSEHOLD APPLIANCES	5978	TYPEWRITER STORE
5422	FREEZER LOCKER MEAT	5732	ELECTRONICS STORE	5992	FLORIST
5441	CANDY CONFECTIONERY	5733	MUSIC STORES	5993	CIGAR STORE STAND
5451	DAIRY PRODUCTS STORE	5734	COMPUTER STORES	5994	NEWS DEALER NEWSSTAND
5462	BAKERY	5735	RECORD STORES	5995	PET SHOP FOOD SUPPLY
5499	MISC FOOD STORE	5912	DRUG STORE PHARMACY	5996	SWIMMING POOLS
5531	AUTO HOME SUPPLY	5921	LIQUOR STORES	5997	ELECTRIC RAZOR STORE
5532	AUTOMOTIVE TIRE STORE	5931	USED MERCHANDISE	5998	TENT AND AWNING STORE
5533	AUTO PARTS ACCESSORY	5932	ANTIQUE SHOP	5999	MISC SPECIALTY RETAIL
5551	BOAT DEALER	5937	ANTIQUE REPRODUCTION	7296	CLOTHING RENTAL
5611	MEN'S CLOTHING	5940	BICYCLE SHOP	7631	WATCH JEWELRY REPAIR
5621	WOMEN'S CLOTHING	5941	SPORTING GOODS STORE	7841	VIDEO RENTAL STORE

AMERICAN EXPRESS SERVICES & PROFESSIONAL SERVICES INDUSTRY ELIGIBLE MCCS***					
MCC	MCC Descriptor	MCC	MCC Descriptor	MCC	MCC Descriptor
0742	VETERINARY SERVICE	5598	SNOWMOBILE DEALER	7523	PARKING LOT GARAGE
0743	WINE PRODUCER	5599	MISC VEHICLE DEALER	7531	AUTO BODY REPAIR
0744	CHAMPAGNE PRODUCER	5697	TAILOR SEAMSTRESS	7534	TIRE REPAIR
0763	AGRICULTURAL CO-OP	5933	PAWN SHOP	7535	AUTO PAINT SHOP
1520	GENERAL CONTRACTOR	5935	WRECKING SALVAGE	7538	AUTO SERVICE
1711	HEATING PLUMBING AC	5975	HEARING AIDS	7542	CAR WASH
1731	ELECTRICAL CONTRACTOR	5976	ORTHOPEDIC PROSTHETIC	7549	TOWING SERVICE
1740	MASONRY TILE INSULATE	5983	FUEL DEALER	7623	AC REFRIG REPAIR
1750	CARPENTRY CONTRACTOR	7210	CLEANING GARMENT	7629	APPLIANCE REPAIR
1761	ROOFING SIDING	7211	LAUNDRY SERVICE	7641	FURNITURE REPAIR
1771	CONCRETE WORK	7216	DRY CLEANER	7699	MISC REPAIR SHOP
2741	PUBLISHING PRINTING	7217	CARPET CLEANING	7832	MOVIE THEATER
2842	MISC CLEANING PRODUCT	7221	PHOTOGRAPHIC STUDIO	7911	DANCE HALL SCHOOL
4119	AMBULANCE SERVICE	7230	BEAUTY BARBER SHOP	7922	TICKET AGENCY
4214	FREIGHT MOVING	7251	SHOE REPAIR SHINE	7929	MISC ENTERTAINER
4225	WAREHOUSING STORAGE	7261	FUNERAL SERVICE	7932	BILLIARD POOL
4457	BOAT RENTAL	7276	TAX PREPARATION	7933	BOWLING ALLEY
4468	MARINE SERVICE SUPPLY	7277	COUNSELING SERVICE	7991	TOURIST ATTRACTION
4821	TELEGRAPH SERVICE	7278	BUYING SHOPPING CLUBS	7992	PUBLIC GOLF COURSE
4900	PUBLIC UTILITY	7298	HEALTH BEAUTY SPA	7993	VIDEO GAME SUPPLY
5074	PLUMBING HEATING	7299	MISC PERSONAL SERVICE	7994	VIDEO GAME ARCADE
5271	MOBILE HOME DEALER	7321	CREDIT REPORTING	7997	MEMBERSHIP CLUB
5300	WHOLESALE CLUB	7342	EXTERMINATE DISINFECT	7998	AQUARIUM
5511	AUTO DEALER NEW USED	7372	COMPUTER PROGRAMMING	8111	LEGAL SERVICE
5521	AUTO DEALER USED	7375	INFORMATION RETRIEVAL	8641	CIVIC SOCIAL ASSOC
5561	CAMPER TRAILER DEALER	7379	COMPUTER MAINTENANCE	8651	POLITICAL ORG
5571	MOTORCYCLE DEALER	7393	SECURITY SERVICE	8675	AUTOMOBILE ASSOC
5592	MOTOR HOME DEALER	7395	PHOTO FINISHING	8699	MEMBERSHIP ORGS

AMERICAN EXPRESS BUSINESS TO BUSINESS/WHOLESALE ELIGIBLE MCCS****					
MCC	MCC Descriptor	MCC	MCC Descriptor	MCC	MCC Descriptor
0780	LANDSCAPE HORTICULTURE	5122	DRUGS	7361	EMPLOYMENT AGENCY
1799	MISC CONTRACTOR	5131	FABRICS	7392	MGMT CONSULTING PR
2791	TYPESETTING SERVICE	5137	COMMERCIAL CLOTHING	7394	EQUIPMENT RENTALS
4215	COURIER SERVICE	5139	COMMERCIAL FOOTWEAR	7399	BUSINESS SERVICES
5039	CONSTRUCTION MATERIAL	5169	CHEMICALS	7622	ELECTRONICS REPAIR
5045	COMPUTERS EQUIPMENT	5193	FLORISTS' SUPPLIES	7692	WELDING SERVICES
5046	COMMERICAL EQUIPMENT	5198	PAINTS VARNISHES	7829	VIDEO PRODUCTION
5047	MEDICAL EQUIPMENT	5199	NON-DURABLE GOODS	7941	COMMERCIAL SPORTS
5051	METAL SERVICE CENTER	6300	INSURANCE SALES	8734	TESTING LABORATORY
5065	ELECTRICAL EQUIPMENT	7311	ADVERTISING SERVICE	8911	ARCHITECT ENGINEER
5085	INDUSTRIAL SUPPLY	7333	COMMERCIAL PHOTO ART	8931	ACCOUNTING AUDITING
5094	JEWELRY WATCHES	7338	COPY REPRODUCTION	8999	PROFESSIONAL SERVICES
5099	DURABLE GOODS	7339	SECRETARIAL SUPPORT	5099	DURABLE GOODS
5111	OFFICE SUPPLIES	7349	CLEANING JANITORIAL	5111	OFFICE SUPPLIES

AMERICAN EXPRESS OTHER ELIGIBLE MCCS****					
MCC	MCC Descriptor	MCC	MCC Descriptor	MCC	MCC Descriptor
4121	TAXICAB LIMOUSINE	5541	GAS STATION	8299	EDUCATIONAL SERVICE
4131	BUS LINE	5542	AUTO FUEL DISPENSER	8351	CHILD CARE SERVICES
4582	AIRPORT TERMINAL	7032	RECREATION CAMP	8398	CHARITABLE ORG
4784	TOLL BRIDGE FEE	8211	SCHOOL	8661	RELIGIOUS ORG
4789	MISC TRANSPORTATION	8220	COLLEGE UNIVERSITY	9211	COURT COSTS
4812	TELECOM EQUIPMENT	8241	CORRESPONDENCE SCHOOL	9222	FINES
4816	COMPUTER NETWORK INFO	8244	SECRETARIAL SCHOOL	9311	TAX PAYMENTS
4899	CABLE PAY TV	8249	TRADE VOCATION SCHOOL	9399	GOVERNMENT SERVICES

This summary is a compilation of documents received from American Express. This summary is presented for the convenience of the reader and should not be used as a substitute for reference to the actual payment card brand releases, rules, and other official documents whenever necessary. FDMS shall not be responsible for any inaccurate or incomplete information.

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